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SAN DIEGO--(BUSINESS WIRE)--Nov. 3, 1998--

New Technology Provides Seventeen Fee-based Automated Banking

Services Across Three Markets, Paving Way to the

"Cashless Society"

Capital Security Systems(CSS) of Chicago, IL., today announced the filing of a patent on the ATM PowerBuilder, a development platform that provides automated banking customers with a means of accessing seventeen different banking functions from an ATM terminal.

ATM PowerBuilder brings together three different banking segments -- (1) regular banking customers, (2) government entitled customers, and (3) fringe banking customers -- into the same market space. It enables ATM users to cash money orders, checks and other notes, as well as pay bills, wire funds and buy items like stamps and phonecards, all at the same terminal.

The ATM PowerBuilder will also do transactions and combination transfers based on credit cards, bank cards, debit cards, smart cards and EBT (Electronic Benefit Transfer) cards. EBT cards are used to facilitate electronic benefit transfer payments of government entitlements and are mandated by the U.S. Government for ATM use by the year 2002.

"The ATM PowerBuilder employs the most advanced technologies currently available in the field of electronic banking," said Robin Gustin, chief executive officer and president of CSS. "Several things make it unique: a check cashing technology that is 100% automated, a check fraud detection system based upon intelligent character recognition (ICR) technology, and the way our system makes change."

Gustin continued, "It dispenses change to customers by electronically downloading it onto Smartcards, which can also function as a user ID card. Smartcards are in use all over Europe and have begun their journey to the United States in a big way."

The unique features of the CSS software platform include its ability to scan, automatically recognize, then cash or deposit checks at the terminal. It does this by using advanced ICR technology that verifies both the numeric and handwritten amounts on a personal or payroll check - without any human intervention.

CSS has built a working prototype of the ATM PowerBuilder platform that is on display at the company's Chicago facility. CSS is currently looking for an Industry Leader in the financial services market that would be interested in acquiring the patent rights from CSS.

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Business Wire ; July 13, 1999 ; 631 words ... July 13, 1999-- Capital **Security Systems** (CSS) today announced ... development platform, the **ATM PowerBuilder**, a powerful toolkit that ... created by the powerful **ATM PowerBuilder** platform should help gain ... According to Gustin, ...



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Today ; February 1, 1999 ; Anonymous; 387 words ... technology has been selected by Capital **Security Systems** for its **ATM PowerBuilder** system. **ATM PowerBuilder** is a patented development platform ... handwriting on documents presented to the **ATM** ...



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Business Wire ; May 24, 1999 ; 700+ words ... S. Department of Commerce, Sunbelt Publications, Pearl Technologies, Mainstream Magazine, Capital **Security Systems/ATM PowerBuilder** and Strathmoor Press. Their work has included direct mail, books, print, multi-media, CD-ROM ...



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